

# **Exhibit F**

March 09, 2006

Progressive Claims Service  
90 Crystal Run Rd, Ste 305  
Middletown, NY 109417101  
(845) 695-6500  
Facsimile: (845) 692-6338  
Progressive.com

**\*\*CERTIFIED & REGULAR MAIL\*\***

Pamjam Inc  
57 Plains Rd  
Walden, NY 12586

Our Insured: Pamjam Inc  
Our Claim #: 067804850  
Our Policy #: 02121657-1  
Date Of Loss: January 21, 2005

We are investigating the loss dated 01/21/2005, which was reported to our company on 03/09/2006. There appears to be one or more coverage issue(s) regarding this claim.

Your policy, Form CA, Edition 1050, under the section entitled, **YOUR DUTIES**, states, "For coverage to apply under this policy, you or an insured person must promptly report each accident or loss even if an insured person is not at fault." Your failure/delay in notifying us of this loss, appears to be a violation of the notice provision of your policy.

At this time, the handling of this claim is being conducted under a *Reservation of Rights*. No action taken, to date, nor any action we take in the future to investigate, explore settlement, or defend a lawsuit arising out of the above captioned claim should be deemed an admission of coverage to you; under policy # 02121657-1 by Progressive Northern Insurance. Progressive Northern Insurance expressly reserves all rights afforded us under policy of insurance issued to you.

Please contact me, upon receipt of this letter, at 845-695-6512, so we can discuss this matter further.

Should you wish to take this matter up with the New York State Insurance Department, you may file with the Department either on its website at [www.ins.state.ny.us/complhow.htm](http://www.ins.state.ny.us/complhow.htm) or you may write to or visit the Consumer Services Bureau, New York State Insurance Department, at: 25 Beaver Street, New York, NY 10004; One Commerce Plaza, Albany, NY 12257; 200 Old Country Road, Suite 340, Mineola, NY 11501; or Walter J. Mahoney Office Building, 65 Court Street, Buffalo, NY 14202.

Sincerely,

Steven G Matte Ext.6512  
Claims Representative

Progressive Northern Insurance  
SXM/sm

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